

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

RYAN P. MACKIN

Debtor(s)

Case No. 19-20172JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/14/2019.
- 2) The plan was confirmed on 03/11/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/11/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/03/2023.
- 6) Number of months from filing or conversion to last payment: 49.
- 7) Number of months case was pending: 52.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$28,700.08.
- 10) Amount of unsecured claims discharged without full payment: \$114,569.69.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$41,725.03
Less amount refunded to debtor \$404.95

NET RECEIPTS: \$41,320.08

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$1,855.47
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,855.47

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABSOLUTE RESOLUTIONS INVESTMENT	Unsecured	4,696.00	4,696.66	4,696.66	747.52	0.00
AMERICAN CORADIUS INTERNATIONAL	Unsecured	11,272.19	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	6,359.34	6,359.34	6,359.34	1,012.15	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	2,578.32	2,285.30	2,285.30	363.73	0.00
BANK OF AMERICA NA**	Secured	2,662.49	3,042.20	0.00	0.00	0.00
BANK OF AMERICA**	Unsecured	7,145.00	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	5,888.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	5,052.00	NA	NA	0.00	0.00
BRANCH BANKING&TRUST CO/BB&T	Unsecured	2,372.26	2,372.26	2,372.26	377.57	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	1,514.00	1,539.74	1,539.74	245.07	0.00
CAPITAL ONE NA**	Unsecured	524.46	524.46	524.46	83.47	0.00
CHASE BANK USA NA(*)	Unsecured	9,570.00	9,570.09	9,570.09	1,523.18	0.00
CHASE BANK USA NA(*)	Unsecured	3,659.00	3,658.99	3,658.99	582.36	0.00
CHASE BANK USA NA(*)	Unsecured	2,421.00	2,421.59	2,421.59	385.42	0.00
DEPARTMENT STORES NATIONAL BANK	Unsecured	2,006.18	2,006.18	2,006.18	319.30	0.00
DEPARTMENT STORES NATIONAL BANK	Unsecured	3,758.71	3,758.71	3,758.71	598.24	0.00
DISCOVER BANK(*)	Unsecured	2,512.00	2,512.81	2,512.81	399.94	0.00
DOLLAR BANK FSB(*)	Unsecured	1,197.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	97.04	97.04	15.44	0.00
EBAY INC++	Unsecured	1,182.46	NA	NA	0.00	0.00
FNCC++	Unsecured	461.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	2,363.00	2,363.06	2,363.06	376.10	0.00
MIDLAND FUNDING LLC	Unsecured	7,402.69	7,402.69	7,402.69	1,178.21	0.00
MIDLAND FUNDING LLC	Unsecured	4,077.00	4,077.50	4,077.50	648.97	0.00
MIDLAND FUNDING LLC	Unsecured	3,577.00	3,577.90	3,577.90	569.46	0.00
MIDLAND FUNDING LLC	Unsecured	2,738.00	2,738.28	2,738.28	435.82	0.00
MIDLAND FUNDING LLC	Unsecured	2,405.40	2,455.78	2,455.78	390.86	0.00
NATIONSTAR MORTGAGE LLC D/B/A	Secured	23,317.00	22,007.58	0.00	15,216.90	0.00
NATIONSTAR MORTGAGE LLC D/B/A	Secured	0.00	310.84	310.84	310.84	0.00
PNC BANK NA	Secured	0.00	0.00	0.00	0.00	0.00
PNC BANK NA	Unsecured	1,172.00	1,364.65	1,364.65	217.20	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PNC BANK NA	Secured	5,670.43	4,868.76	4,868.76	4,868.76	902.28
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	7,103.00	7,065.40	7,065.40	1,124.53	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,866.62	3,866.62	3,866.62	615.41	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	928.00	1,053.05	1,053.05	167.60	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,826.00	1,826.77	1,826.77	290.75	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	3,811.33	4,010.37	4,010.37	638.29	0.00
QUANTUM3 GROUP LLC - AGENT FO	Unsecured	6,685.76	6,554.36	6,554.36	1,043.19	0.00
QUANTUM3 GROUP LLC AGNT - SAD	Unsecured	NA	729.10	729.10	116.04	0.00
QUANTUM3 GROUP LLC AGNT-CREI	Unsecured	4,133.00	4,189.61	4,189.61	666.82	0.00
SYNCHRONY BANK	Unsecured	2,251.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	208.56	208.56	33.19	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$4,868.76	\$20,085.66	\$902.28
Mortgage Arrearage	\$310.84	\$310.84	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$5,179.60	\$20,396.50	\$902.28
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$95,286.87	\$15,165.83	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,855.47</u>	
Disbursements to Creditors	<u>\$36,464.61</u>	
TOTAL DISBURSEMENTS :		<u>\$41,320.08</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/19/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.